

Making the most of your money with IRISH LIFE MAPS®

Almost half of savers say their money isn't working hard enough



Having money on deposit can be a good route to achieving a short-term financial goal, such as having enough money for a holiday or a rainy day. However, for longer-term financial goals – you may want to consider other options, such as investing

Irish Life research has found that nearly half of deposit holders feel their money is not working as hard as it could be.

With an investment fund, the amount you invest has the potential to grow at a rate faster than inflation – so, your money is working a lot harder than when it is sitting on deposit. Your investment could have the opportunity to achieve significant growth and generate a higher return for you over time.

There are many different investment opportunities out there; for most people, it would be impossible to examine the detail of each and every one – but the good news is you don't have to.

This is because with funds such as multi-asset funds – for example Irish Life MAPS (Multi-Asset Portfolio funds) – professional investment managers have already done most of the hard work. It is these fund managers' job to put your money to work with the aim of investing it in the right mix of a range of assets, such as shares, bonds, cash and property.

Today, multi-asset funds are some of the biggest and most popular forms of investment. Irish Life MAPS is Ireland's biggest retail multi-asset fund, with €1.5 billion of investments and over 30,000

investors. Irish Life MAPS is available across Irish Life's investment, pension and savings plans, and you can start investing with a relatively small amount of money; you can also invest using a lump sum or with regular amounts, the choice is yours.

Whether you consider yourself conservative or adventurous, if you'd like to see your money making more of itself, Irish Life's new three-step online tool to comfortable investing could be a good start. It can help guide you in the right direction by identifying what type of investor you could be, then matching you to a fund that suits, and then letting you see your expected range of returns.

Get comfortable investing – start your journey today at irishlife.ie



5 reasons to invest with Irish Life

1 Ireland's **number one** for investing, with a leading market share for unit-linked lump sum investments (July 2015).

2 Irish Life's Investment Managers take care of over **€40 billion**, the most money for people in Ireland.

3 Irish Life Investment Managers have won **Investment Manager of the Year** three years in a row at the Irish Pension Awards.

4 Rated **A+** by Standard & Poor's and **AA** by Fitch for financial security.

5 Irish Life MAPS is **Ireland's biggest retail multi-asset fund**, with almost €1.5 billion invested.

To find out more or to start your investment journey, visit www.irishlife.ie or contact your Financial Broker or Adviser

GET COMFORTABLE INVESTING IN 3 EASY STEPS AT IRISHLIFE.IE

Step 1



Get your investor profile

Step 2



Match to the fund that suits

Step 3



See the expected range of returns

DON'T MISS the next instalment in "Making the most of your money" – an introduction to investing with Irish Life MAPS – with tomorrow's Irish Independent

JUST UNDER HALF OF US HAVE INVESTED MONEY

TWO OUT OF THREE INVESTORS SAY THEY HAVE MADE MONEY AS A RESULT

ALMOST HALF OF DEPOSIT HOLDERS FEEL THEIR MONEY IS NOT WORKING HARD ENOUGH

IRISH EXPERIENCE WITH INVESTING

According to recent Irish Life research, only half of Irish people with money on deposit have ever invested – despite the fact that, among those who have invested, the experience is likely to be positive:

- Just under half of us have invested money.
- Of those who have invested, two out of three have said their previous investment has made money, i.e. their investment rose in value.

Among those who have invested,

- 'Wanting my money to grow' is cited as the main motivation for investing (78 per cent).

Traits of deposit holders

The research found that many more of us could be investing than are currently; many of us have money on deposit that could be working harder.

- Just under half of us (47 per cent) have a deposit account – with an average amount of €32,000.
- A lucky one in four (24 per cent) claims to have a 'hidden' nest egg that no one else knows about!

Amongst deposit account holders,

- Almost half feel their money is not working as hard as it could be – and over half are not happy with their returns.

Investing – why not?

There are several reasons people may be slow to invest:

- 35 per cent are unsure what type of investment would suit them best.
- 27 per cent don't know what type of returns they could expect.
- 24 per cent would not know who to talk to.

Irish Life's 'three steps' to getting comfortable with investing (see box) can certainly help address each of these concerns and help you get comfortable investing.



Irish Life

We know Irish life. We are Irish Life.

69%
OF US PREFER TO *Know where We're going*

If you've got a lump sum sitting on deposit, you may want to take a look at Irish Life MAPS®. Designed to help you get more comfortable investing, Irish Life MAPS® is a range of multi-asset portfolio funds on our investment plans. So whether you're the conservative type, or you'd prefer something a little more adventurous, we can guide you in three easy steps. And you can also see for yourself why over 30,000 people have already invested in Irish Life MAPS®.

Start your journey today at irishlife.ie or talk to your Financial Broker or Adviser about Irish Life MAPS®.



GET COMFORTABLE INVESTING WITH OUR THREE EASY STEPS.

Warning: The value of your investment may go down as well as up.
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Making the most of your money with IRISH LIFE MAPS®

Map your future with the help of Irish Life

Dreaming of that sun cruise or thinking about your financial future? Whether you're saving for short- or long-term goals, it's always sensible to have some money on deposit, where you can access it when you need it. However, if all of your money is just sitting on deposit, it may not be working as hard as it could be. That's where Irish Life could help you. Irish Life MAPS, a range of multi-asset portfolio funds, have been developed to suit your own specific investment needs and are available across Irish Life's investment and savings plans.

With Irish Life MAPS, you can start investing with a relatively small amount of money or by using a lump sum or a series of regular amounts. Your money is invested in funds that buy assets such as shares, properties, bonds or commodities, which have the potential to grow at a faster rate than inflation. This means the value of your investment has the opportunity to achieve a higher return for you in the long-term. While

investing aims to achieve higher returns than deposits, deposits are covered by the deposit guarantee scheme.

To help you get comfortable investing, Irish Life has developed a new 3 step online tool to investing. It can help guide you by identifying what type of investor you could be and then matching you to a fund that suits you and showing your expected range of returns.

See irishlife.ie to start your investment journey today.

CHOICES, CHOICES

There are a range of Irish Life MAPS funds developed to suit the needs of different types of investor profiles – ranging from the Conservative to the Very Adventurous. Don't worry if you are unsure of what type of investor you are - Irish Life's investor profile test will help you identify what level of risk you would be most comfortable with. For example, if

your Investor Profile is "balanced", Irish Life MAPS Fund 4 could be right for you. As a balanced investor, you accept the fact that to get a good potential return on your money, you can expect to see some movement up and down in the value of your investments from time to time.

If you are more conservative when it comes to investing, then Irish Life MAPS Fund 3 may be suited to you – this aims to have a significant proportion invested in cash and bonds and a lower allocation to assets such as shares and property.

IN THE KNOW

For those who feel more experienced, adventurous or very adventurous, Irish Life MAPS 5 or Irish Life MAPS 6 may be best suited. Irish Life MAPS 5 aims to have a relatively high allocation to assets such as shares and property. Irish Life MAPS 6 is appro-



priate for adventurous and very adventurous investors, those who take a very active interest in exploring investment options and have a detailed understanding of how stock markets work. Irish Life MAPS Fund 6 aims to have a high allocation to assets such as shares and property, where the risk may be higher but the potential returns can also be greater.

Irish Life Investment Managers will manage these funds to the appropriate risk rating throughout. This means, for example, that Irish Life MAPS 3 will be managed to a risk

rating of 3 and you don't have to worry about switching your fund, if your attitude to risk doesn't change.

Whichever fund you decide to choose, with Irish Life MAPS your personal preferences and investment needs are the central concern. You will find the right option will be available to help you reach your target.

See irishlife.ie to discover your investor profile with Irish Life's helpful 3 step tool to comfortable investing. Start your journey today at irishlife.ie

MAPS OF IRELAND

THERE ARE **ALMOST 30,000 PERSONAL INVESTORS** IN IRISH LIFE MAPS

ALMOST **€1.5 BILLION** IS INVESTED

FIFTY-THREE IS THE **AVERAGE AGE** OF IRISH INVESTORS, **40 PER CENT** BEING **UNDER 50**

58 PER CENT OF THESE ARE **MALE**, **42 PER CENT** ARE **FEMALE**

*Information based on analysis of Irish Life MAPS customers, April 2016.

INVESTOR PROFILE	CONSERVATIVE	BALANCED	EXPERIENCED	ADVENTUROUS	VERY ADVENTUROUS
IRISH LIFE MAPS FUND	MAPS FUND 3	MAPS FUND 4	MAPS FUND 5	MAPS FUND 6	

GET COMFORTABLE INVESTING IN 3 EASY STEPS AT IRISHLIFE.IE

Step 1



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IRISH PEOPLE AND THEIR MONEY

Recent Irish Life research has shown almost half of us (47 per cent) have a deposit account – with an average amount of €32,000. Amongst deposit account holders, 46 per cent feel their money is not working as hard as it could be – and over half are not happy with their returns. Despite the amount of money on deposit, less than half of Irish adults claim to have invested money previously. 3 in 5 who have their money on deposit for 5 years or more may need to consider reviewing their options.

Savings

In addition, only 2 in 3 who have kept money on deposit are familiar with their interest rate. 1 in 5 of those with money on

deposit don't know the rate of return they are getting and 1 in 5 of those with a deposit account don't know what their balance is.

There are several reasons some people may be slow to invest: 35 per cent are unsure what type of investment would suit them best; 27 per cent don't know the expected range of returns; 24 per cent would not know who to talk to.

Among those who have invested, 'Wanting my money to grow' is cited as the main motivation for investing (78 per cent). The research shows that of those who have invested, 2 out of 3 made saw their investment rise in value.

Visit Irishlife.ie to start your investment journey in 3 simple steps

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69% OF US PREFER TO

Know where We're going

If you've got a lump sum sitting on deposit, you may want to take a look at Irish Life MAPS®. Designed to help you get more comfortable investing, Irish Life MAPS® is a range of multi-asset portfolio funds on our investment plans. So whether you're the conservative type, or you'd prefer something a little more adventurous, we can guide you in three easy steps. And you can also see for yourself why over 30,000 people have already invested in Irish Life MAPS®.

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Making the most of your money with IRISH LIFE MAPS®

A beginner's guide to investing

Whether you're new to investing or not, follow these three simple steps to ensure your investing experience is a comfortable one

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Irish Life have developed MAPS, a range of multi-asset portfolio funds, to suit your own specific investment needs. Irish Life MAPS are available across Irish Life investment and savings plans. Your money is invested in funds that buy assets such as shares, properties, bonds or commodities and has the potential to grow at a faster rate than inflation, meaning the



value of your investment has the opportunity to achieve a higher return for you in the long-term. So which Irish Life MAPS fund is best suited for you? You can begin your investment journey with these simple steps.

STEP ONE – GET YOUR INVESTOR PROFILE
Find out what type of investor you are by visiting irishlife.ie and taking the quick investor profile test.

"In the online test there are 15 very straightforward multiple choice questions," says John Groarke, Marketing Manager at Irish Life. "Some questions touch on past experience of investing or owning shares. Others touch on things like, if you invest, how would you feel if the values went up or down. So, it tests your risk appetite, your attitude to investing and your emotional response."

"The point of this is to get an assessment of you as an investor – are you a low-

risk investor who's only ever had money on deposit and wouldn't be happy to take much of a risk? Or maybe you are someone who is a bit more adventurous, has invested in the past and knows a bit more about what you're doing. The test is about getting a personal picture for each investor and there is no right or wrong answer to any of the questions – it's your answer."

STEP TWO – MATCH TO THE FUND THAT SUITS

Once you have discovered whether you are a careful or adventurous investor, or somewhere in between, you can find the Irish Life MAPS fund for you. There are a range of Irish Life MAPS funds developed to suit the needs of different types of investor profiles – from the Conservative to the Very Adventurous.

For example, if your Investor Profile is "balanced", Irish



THERE ARE A RANGE OF IRISH LIFE MAPS FUNDS DEVELOPED TO SUIT THE NEEDS OF DIFFERENT TYPES OF INVESTORS

Life MAPS Fund 4 could be right for you. As a balanced investor, you accept the fact that to get a good potential return on your money, you can expect to see some movement up and down in the value of your investments from time to time.

STEP THREE – SEE THE RANGE OF RETURNS YOU COULD EXPECT

You know what type of investor you are and what Irish Life MAPS fund could best meet your needs. Now is the time to discover the expected range of returns for that fund over different time periods. Investments can fall as well as rise, but once you know what range of returns you can expect back, you may feel more financially secure.

"When you keep your

money on deposit, you know you're going to get 1 per cent a year or whatever it is," says John. "People may be reluctant to invest because they don't know what they might get back. We can remove that barrier by showing you what you could expect to get back."

"Once you have followed the main three steps, the next thing is to talk to a financial broker or adviser. They will go through your specific requirements, in terms of investment, and in terms of all your other outgoings, borrowings. These things all need to be factored in, and that's the benefit of a good financial adviser and good financial advice."

To begin your investment journey today visit www.irishlife.ie



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AM I READY TO INVEST?

Before you begin your journey, explore your investment needs to ensure you're ready

- What are your financial goals – what do you want to do with your investment?
- How long do you want to invest your money for?
- What is your Investor Profile – are you Careful or Very Adventurous?
- How much access to your money do you need? The longer you invest your money the better the returns tend to be; however, you should consider if you might need your funds in the meantime and factor this in.

TIP: Remember, you can always contact your financial broker or adviser or visit irishlife.ie to help you find out more about starting your investment journey.

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Information correct as of April 2016. Irish Life Assurance plc is regulated by the Central Bank of Ireland.

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Invest for the future

John Groarke of Irish Life offers his investment advice

Often, with our busy lives, planning for the future can take a backseat to the needs of the moment. This may be especially true in financial matters: unexpected expenses always seem to crop up – a wedding you have to go to, a broken phone, a new gas boiler for your home.

Every once in a while, however, it is important to stop, take stock, and think about what you might want – or need – a few years down the road. Wouldn't it be nice to know that there is a place your money can go, where the amount could be growing over time, enabling you to live the life you want in the future?

Many of us have money on deposit which could be working harder for us. Why not consider investing? You don't have to have a lot of money – or wade through pages of information on the options – in order to begin. You can head to irishlife.ie now to answer a few quick questions and build your investor profile, find an Irish Life MAPS fund that might suit, and see what returns you could accrue.

A FUND TO SUIT YOU

Irish Life MAPS are a range of multi-asset portfolio funds, available on their investment and savings plans, and developed to suit the needs of different types of investors – from the Conservative to the Very Adventurous. As the name suggests, each fund is multi-asset, investing in shares, bonds, cash and alternatives.

“A lot of people have left money on deposit because it's simply easier to do that than to make the active decision to invest,” says John Groarke, Marketing Manager in Irish Life. “But what we also see is that nearly one in two of people we've researched have told us they don't feel their money is working hard enough for them on deposit. If you want your money to work for you, you need to look at investment funds.

“A good reason to choose a multi-asset fund is that old adage about putting your eggs in one basket. Spreading your money among lots of assets should mean a smoother return over the



John Groarke, Marketing Manager, Irish Life

long term – making sure you're not relying on one particular country, or one

particular industry, or one particular company.” You can invest a lump

sum or invest small amounts regularly. “With our savings plans, you can invest with as little as €100 a month,” says John. “With our lump sum investment product, you can begin from €10,000.”

Frequently asked questions

Your queries answered

How will I know which investment will suit me?

Irish Life have a simple three-step online tool that helps guide people to see what type of investor they might be. First you take the investment profile test; depending on your answers, it matches you to a fund that might suit you – depending on your level of risk. Then it lets you see the range of returns you could expect. You can visit irishlife.ie to start your investment journey.

What different levels of risk/return are involved with an Irish Life MAPS investment?

“The best place to see potential returns is on our website,” says John Groarke, Marketing Manager. “This will allow you to see what the range for each fund could be over time – over five years or seven or ten.”

How long should I invest for?

“We would always recommend a five-year investment period, or longer. If you have something coming up next year – say you need to buy a new car – that's not money to put in an investment fund now. That's what your deposit account is for.”

How involved do I need to be after making the initial decision to invest?

“You can be as involved or uninvolved as you want to be,” says John. “We have an investment app, and you can check the value of your investment every day if you like, but you don't need to. We do recommend that at least on a yearly basis you talk to a financial broker or advisor – just to check in, especially if some of your circumstances have changed.”

Remember, just ask your Financial Broker or Adviser or visit irishlife.ie if you need more help with any of the above



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Step 1



Get your investor profile

– Visit irishlife.ie to answer some quick questions and build your investor profile.

Step 2



Match to the fund that suits

– Whether you are a careful or adventurous investor, or somewhere in between, you will discover the Irish Life MAPS fund that could suit you.

Step 3



See the expected range of returns

– Find out what range of returns you could expect.

Irish Life MAPS - Investor Profile

Jennifer Nolan, Managing Director of Dublin Stevedores, on choosing to invest with Irish Life MAPS

When Jennifer Nolan first started thinking about investing, she didn't know what the best option for her would be. Like most of us, she knew she wanted to enjoy a comfortable future one day – but wasn't sure where to begin with planning.

“Starting out, I didn't really have a clue about investments myself, so I went through a financial adviser.

“I'm investing 20 years now. I was quite young when I started – I've always tried to be financially prudent.”

Jennifer now has an Irish Life MAPS fund, which she is very happy with.

“I would be somewhere in between cautious and adventurous when it comes to investing – but maybe more on the adventurous side.

“I carried out a risk profile with my broker, and what came



out of that was that I was a five on a scale up to seven.

“My investor profile definitely tied in to the particular Irish Life MAPS fund that I chose.

“I'm quite comfortable with the investment – I know it's

for the long term, so I don't feel the need to check its status that frequently. I know I can move to a more conservative fund when I get nearer to retirement, to help lock in the value I've gained.”

Jennifer recommends speaking to someone in the know before you make the decision to invest: “Definitely go to a qualified broker or financial adviser – that's important.”

THE RIGHT CHOICE

When it came to choosing Irish Life, Jennifer had no hesitations: “As an employer, I had a lot of experience with Irish Life. I trust them. That would be one reason I picked them in particular.”

Jennifer argues that it's never too early to start thinking about investments.

“I would really advise people to look into starting investing when they start their working life, because it really makes a difference – over your years working, you see the fund grow.

“But I also think it's never too late to start thinking about investing either.”



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Get comfortable investing with Irish Life MAPS, multi-asset-portfolio funds

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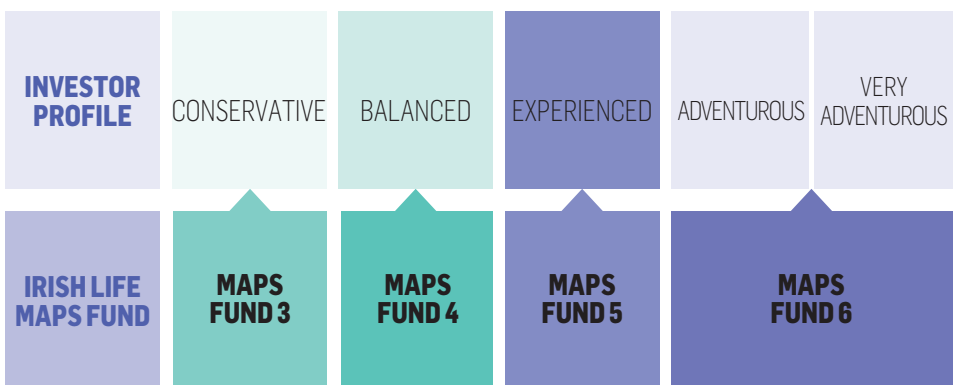
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"Starting out, I didn't really have a clue about investments myself, so I went through a financial adviser.

"I'm investing 20 years now. I was quite young when I started – I've always tried to be financially prudent."

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Jennifer argues that it's never too early to start thinking about investments.

"I would really advise people to look into starting investing when they start their working life, because it really makes a difference – over your years working, you see the fund grow.

"But I also think it's never too late to start thinking about investing either."

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Step 2



MATCH TO THE FUND THAT SUITS

Whether you are a careful or adventurous investor, or somewhere in between, you will discover the **Irish Life MAPS (multi-asset portfolios) fund** that could suit you.

For example, if your investor profile is "balanced", Irish Life MAPS Fund 4 may be right for you. As a balanced investor, you accept the fact that to get a good potential return on your money, you can expect to see some movement up and down in the value of your investments from time to time.

Step 3



SEE THE EXPECTED RANGE OF RETURNS

You know what type of investor you are and what Irish Life MAPS fund could best meet your needs. Now is the time to discover the expected range of returns for that fund over different time periods.

Investments can fall as well as rise, but once you know what range of returns you can expect back, you may feel more financially secure.

"When you keep your money on deposit, you know you're going to get 1 per cent a year or whatever it is," says John. "People may be reluctant to invest because they don't know what they might get back. We can remove that barrier by showing you what you could expect to get back."

IRISH PEOPLE AND THEIR MONEY

Recent Irish Life research has shown that just under half of us (47 per cent) have a deposit account – with an average amount of €32,000. Amongst deposit account holders, 46 per cent feel their money is not working as hard as it could be – and over half are not happy with their returns.

Despite the amount of money on deposit, less than half of Irish adults claim to have invested money previously. 3 in 5 who have their money on

deposit for 5 years or more may need to consider reviewing their options.

SAVINGS

In addition, only 2 in 3 who have kept money on deposit are familiar with their interest rate. 1 in 5 of those with money on deposit don't know the rate of return they are getting and 1 in 5 of those with a deposit account don't know what their balance is.

There are several reasons

some people may be slow to invest: 35 per cent are unsure what type of investment would suit them best; 27 per cent don't know the expected range of returns; 24 per cent would not know who to talk to.

Among those who have invested, 'Wanting my money to grow' is cited as the main motivation for investing (78 per cent). The research shows that of those who have invested, two out of three saw their investment rise in value.

Warning: The value of your investment may go down as well as up.
Warning: If you invest in these funds you may lose some or all of the money you invest.
Warning: These funds may be affected by changes in currency exchange rates.

Information correct as of April 2016. Irish Life Assurance plc is regulated by the Central Bank of Ireland.



Irish Life

We know Irish life. We are Irish Life.

69%

OF US PREFER TO

Know where We're going

If you've got a lump sum sitting on deposit, you may want to take a look at Irish Life MAPS®. Designed to help you get more comfortable investing, Irish Life MAPS® is a range of multi-asset portfolio funds on our investment plans. So whether you're the conservative type, or you'd prefer something a little more adventurous, we can guide you in three easy steps. And you can also see for yourself why over 30,000 people have already invested in Irish Life MAPS®.

Start your journey today at **irishlife.ie** or talk to your Financial Broker or Adviser about Irish Life MAPS®.





GET COMFORTABLE INVESTING WITH OUR THREE EASY STEPS.